

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: RONALD NIEDER	§	Case No.: 06-11066
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	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/06/2006.
- 2) This case was confirmed on 11/30/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/28/2011.
- 6) Number of months from filing to the last payment: 55
- 7) Number of months case was pending: 58
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,750.00
- 10) Amount of unsecured claims discharged without payment \$ 26,937.45
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 44,891.00
Less amount refunded to debtor	\$ 847.00
<b>NET RECEIPTS</b>	<b>\$ 44,044.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,624.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,954.00
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,578.00

Attorney fees paid and disclosed by debtor \$ 1,376.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HOUSEHOLD MORTGAGE	SECURED	25,344.00	.00	.00	.00	.00
HOUSEHOLD MORTGAGE	SECURED	NA	.00	3,361.36	3,361.36	.00
IRWIN HOME EQUITY	SECURED	34,176.78	23,821.10	.00	.00	.00
IRWIN HOME EQUITY	SECURED	NA	6,118.45	6,118.45	6,118.45	.00
NATIONAL CITY MORTGA	SECURED	167,500.00	167,851.03	.00	.00	.00
HSBC AUTO FINANCE	SECURED	10,875.00	15,439.75	14,652.00	14,652.00	2,631.37
HSBC AUTO FINANCE	UNSECURED	3,777.00	.00	787.75	262.38	.00
INTERNAL REVENUE SER	PRIORITY	806.48	796.13	796.13	796.13	.00
BUREAUS	UNSECURED	1,794.00	1,794.36	1,794.36	597.67	.00
PRA RECEIVABLES MANA	UNSECURED	2,856.00	2,856.03	2,856.03	951.29	.00
PRA RECEIVABLES MANA	UNSECURED	1,931.66	2,137.44	2,137.44	711.94	.00
CBUSASEARS	UNSECURED	421.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	4,781.00	4,781.73	4,781.73	1,592.70	.00
CITIBANK	UNSECURED	459.00	NA	NA	.00	.00
GEMB/HOME SHOPPING	UNSECURED	89.00	NA	NA	.00	.00
HOME DEPOT	UNSECURED	150.00	NA	NA	.00	.00
IRS 13 N DIST OF IL	OTHER	.00	NA	NA	.00	.00
GERALD E MOORE	OTHER	.00	NA	NA	.00	.00
MARCUS PERRES BOXERM	OTHER	.00	NA	NA	.00	.00
BUREAUS	OTHER	.00	NA	NA	.00	.00
TIBURON FINANCIAL LL	OTHER	.00	NA	NA	.00	.00
LVNV FUNDING SERVICE	UNSECURED	10,748.00	10,748.15	10,748.15	3,579.99	.00
US BANK	UNSECURED	432.00	500.00	500.00	166.54	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PORTFOLIO RECOVERY A	UNSECURED	9,499.00	9,499.06	9,499.06	3,163.95	.00
WELLS FARGO FINANCIA	UNSECURED	1,022.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	UNSECURED	988.00	1,000.56	1,000.56	333.27	.00
WELLS FARGO FINANCIA	UNSECURED	949.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	UNSECURED	924.00	934.13	934.13	311.14	.00
INTERNAL REVENUE SER	UNSECURED	NA	19.48	19.48	6.46	.00
IRWIN HOME EQUITY	OTHER	NA	NA	NA	.00	.00
NATIONAL CITY MORTGA	SECURED	NA	.00	.00	.00	.00
BANK ONE	UNSECURED	NA	1,055.00	695.45	229.36	.00
AMALGAMATED BK CHICA	UNSECURED	NA	1,794.36	.00	.00	.00
KRISTYNA NIEDER	OTHER	.00	NA	NA	.00	.00
KRISTYNA NIEDER	OTHER	.00	NA	NA	.00	.00
KRISTYNA NIEDER	OTHER	.00	NA	NA	.00	.00
KRISTYNA NIEDER	OTHER	.00	NA	NA	.00	.00
KRISTYNA NIEDER	OTHER	.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	9,479.81	9,479.81	.00
Debt Secured by Vehicle	14,652.00	14,652.00	2,631.37
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	24,131.81	24,131.81	2,631.37
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	796.13	796.13	.00
<b>TOTAL PRIORITY:</b>	796.13	796.13	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	35,754.14	11,906.69	.00

**Disbursements:**

Expenses of Administration	\$ 4,578.00	
Disbursements to Creditors	\$ 39,466.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 44,044.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/19/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.